

**REVIEW REQUIREMENTS CHECKLIST
MEDICARE SUPPLEMENT INSURANCE**

REVIEW REQUIREMENTS	REFERENCE	COMMENTS	REFERENCE Form/Page/Para.
False/deceptive ads	A.R.S. § 20-444		
Defamation	A.R.S. § 20-445		
Unfair Discrimination	A.R.S. § 20-448		
Rebates	A.R.S. § 20-451		
Prohibited inducements	A.R.S. § 20-452		
Unfair claim settlements	A.R.S. § 20-461		
Entire contract clause	A.R.S. § 20-1345		
Time limit on defenses	A.R.S. § 20-1346		
Grace period	A.R.S. § 20-1347		
Reinstatement	A.R.S. § 20-1348	Companies often state that they will reinstate the policy 45 days after the date of the application. However, the statute requires the reinstatement to occur 45 days after the date of the conditional receipt, not the date they receive the application.	
Notice of claim	A.R.S. § 20-1349		
Claim forms	A.R.S. § 20-1350		
Proofs of Loss	A.R.S. § 20-1351		
Time of payment of claims	A.R.S. § 20-1352		
Payment of claims	A.R.S. § 20-1353		
Physical exam/autopsy	A.R.S. § 20-1354		
Legal actions	A.R.S. § 20-1355	The law requires that no legal action shall be taken after two years. Some companies merely state that the insured cannot file legal action after their state's statute of limitations has run out. We believe an insured should not have to do legal research to determine his rights under the policy and we require them to put an actual time frame in the policy contract.	
Pretext interviews	A.R.S. § 20-2103	Policy terms cannot require pretext interview.	
Notice of insurance information practices	A.R.S. § 20-2104		
Notification of market research questions	A.R.S. § 20-2105		
Information disclosure authorization forms	A.R.S. § 20-2106		
Investigative consumer reports; rights of individuals	A.R.S. § 20-2107	Insurers often fail to inform the applicant that he has a right to be interviewed as part of the investigation and that he can receive a copy of the report, as required by A.R.S. § 20-2107.	
Individual access to recorded personal information	A.R.S. § 20-2108	The applicant's statement on the application often fails to include a phrase which states that the applicant <u>or his authorized representative</u> can request a copy of the authorization, as required by A.R.S. § 20-2106(9). (emphasis added)	
Correction of recorded personal info; disputed info	A.R.S. § 20-2109		

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Adverse underwriting decisions; disclosure of specific reasons	A.R.S. § 20-2110		
Investigation of previous adverse underwriting decisions	A.R.S. § 20-2111		
Basis for Adverse underwriting decision	A.R.S. § 20-2112		
Advertisements of Disability insurance	A.A.C. R-20-6-201	Advertising often fails to include limitations and exclusions, as required by A.A.C. R20-6-201(C).	
Unfair Sex Discrimination	A.A.C. R-20-6-209		
Readable and Understandable policy	A.A.C. R-20-6-212		
Unfair discrimination on the basis of blindness, partial blindness	A.A.C. R-20-6-213		
Life and Disability Insurance Policy Language Simplification	A.A.C. R-20-6-216		
Unfair Claims Settlement Practices	A.A.C. R-20-6-801		
Regulation of Medicare Supplement Insurance	A.R.S. § 20-1133		
Policy Definitions and Terms; Policy provisions	A.A.C. R-20-6-1103		
Minimum Benefit Standards for policies issued before 4-1-92	A.A.C. R-20-6-1104		
Minimum Benefit Standards for policies issued after 4-1-92	A.A.C. R-20-6-1105		
Standard Medicare Supplement Benefit Plans	A.A.C. R-20-6-1106		
Medicare Select Policies and Certificates	A.A.C. R-20-6-1107		
Open Enrollment	A.A.C. R-20-6-1108		
Standards for Claims Payments	A.A.C. R-20-6-1109		

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Loss Ratio Standards and Refund or Credit of Premium	A.A.C. R-20-6-1110		
Filing and Approval of Policies and Certs & premium rates	A.A.C. R-20-6-1111		
Permitted Compensation Requirements	A.A.C. R-20-6-1112		
Required disclosure provisions	A.A.C. R-20-6-1113		
Requirements for application forms and replacement coverage	A.A.C. R-20-6-1114		
Filing requirements for Advertising	A.A.C. R-20-6-1115		
Standards for Marketing	A.A.C. R-20-6-1116		
Appropriateness of Recommended Purchase of excessive ins.	A.A.C. R-20-6-1117		
Report of Multiple Policies	A.A.C. R-20-6-1118		
Prohibition against Preexisting conditions, waiting periods, etc.	A.A.C. R-20-6-1119		
Separability	A.A.C. R-20-6-1120		
Guaranteed Issue for Eligible Persons	A.A.C. R-20-6-1121		
Reference of ADOI Approval	Unpublished Requirement	We should revise A.A.C. R20-60-201 to state that insurers cannot reference the approval of a rate or form in their advertising or policy forms.	

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CERTIFICATION

I, _____, hereby certify that to the best of my knowledge and belief that each form or rate filing involved in this filing: 1) Conforms to all of the applicable requirements outlined above; 2) Contains no provision(s) previously disapproved or required to be corrected and/or revised by the Arizona Department of Insurance; and 3) Does not exceed this insurer's powers, the authority granted by its state of domicile and its Arizona certificate of authority.

Signature of

Officer: _____

Date: _____